

ABSTRAK

Heni Pahriyati, NPM: 202312, Judul “ANALISIS EFEKTIVITAS PEMBERIAN BANTUAN USAHA EKONOMI PRODUKTIF (UEP) TERHADAP KEBERLANJUTAN USAHA MASYARAKAT PRASEJAHTERA DI KECAMATAN JUAI” di bawah bimbingan Ibu Nor Ainah, S.Sos.,M.E.

Program pemberdayaan Usaha Ekonomi Produktif (UEP) diberikan pemerintah sebagai stimulus modal untuk menanggulangi kemiskinan. Namun, Keluarga Penerima Manfaat (KPM) di Kecamatan Juai masih menghadapi kendala banyaknya usaha tidak dapat berjalan dengan baik dan bahkan mengalami kegagalan, seperti buruknya manajemen keuangan, fluktuasi harga, dan persaingan yang ketat sehingga dapat mengancam kelangsungan usahanya.

Penelitian ini bertujuan untuk menguji dan menganalisis efektivitas pelaksanaan program pemberian bantuan Usaha Ekonomi Produktif (UEP) terhadap tingkat keberlanjutan usaha masyarakat prasejahtera di Kecamatan Juai, Kabupaten Balangan, Provinsi Kalimantan Selatan. Penelitian kuantitatif dengan pendekatan deskriptif dan asosiatif (kausal) ini melibatkan 38 responden menggunakan teknik sampel jenuh (*total sampling*). Data dikumpulkan dan dianalisis menggunakan uji regresi linier sederhana.

Hasil penelitian menunjukkan program UEP berjalan efektif mendukung kelangsungan usaha KPM sebagai stimulus pengadaan aset produktif. Meskipun demikian, terdapat kelemahan manajerial KPM dalam memisahkan keuntungan usaha dan kebutuhan rumah tangga, serta terbatasnya nominal bantuan Rp3.000.000. Secara statistik, efektivitas bantuan UEP berpengaruh positif dan signifikan terhadap keberlanjutan usaha dengan nilai signifikansi 0,007 ($p < 0,05$) dan t hitung 2,844. Berdasarkan koefisien determinasi, efektivitas bantuan UEP berkontribusi sebesar 18,3% terhadap keberlanjutan usaha, sementara 81,7% sisanya dipengaruhi variabel eksternal. Kesimpulannya, diperlukan peningkatan literasi keuangan bagi KPM dan penyesuaian evaluasi besaran bantuan oleh pemerintah.

Kata Kunci: Efektivitas Bantuan, Usaha Ekonomi Produktif (UEP), Keberlanjutan Usaha, Masyarakat Prasejahtera

ABSTRACT

Heni Pahriyati, NPM: 202312, Title: “Analysis of the Effectiveness of Providing Productive Economic Enterprise (UEP) Assistance on the Sustainability of Businesses Owned by Underprivileged Communities in Juai District,” under the guidance of Mrs. Nor Ainah, S.Sos., M.E.

The Productive Economic Enterprise (UEP) empowerment program is provided by the government as a capital stimulus to alleviate poverty. However, Beneficiary Families (KPM) in Juai District still face challenges where many businesses cannot run properly and even fail, such as poor financial management, price fluctuations, and intense competition, which threaten their business continuity.

This study aims to examine and analyze the effectiveness of the Productive Economic Enterprise (UEP) assistance program on the level of business sustainability of underprivileged communities in Juai District, Balangan Regency, South Kalimantan Province. This quantitative research with a descriptive and associative (causal) approach involved 38 respondents using a saturated sampling (*total sampling*) technique. The data were collected and analyzed using a simple linear regression test.

The results indicate that the UEP program has been effective in supporting the business continuity of KPMs as a stimulus for procuring productive assets. Nevertheless, there are managerial weaknesses among KPMs in separating business profits from household needs, alongside the limited assistance nominal of IDR 3,000,000. Statistically, the effectiveness of the UEP assistance has a positive and significant effect on business sustainability, with a significance value of 0.007 ($p < 0.05$) and a t-count of 2.844. Based on the coefficient of determination, the UEP assistance contributes 18.3% to business sustainability, while the remaining 81.7% is influenced by external variables. In conclusion, there is a need for increased financial literacy for KPMs and an evaluation adjustment of the assistance amount by the government.

Keywords: *Assistance Effectiveness, Productive Economic Business (UEP), Business Sustainability, Pre-Prosperous Communities*